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ABSTRACT

Strengths and weaknesses of consumer competencies of Kentucky high school graduates were studied. The sample consisted of 193 students selected from required freshmen English classes at three universities and three community colleges in Kentucky. (Of the 193 students, 122 were Kentucky 1976 high school graduates, thirty-one graduated from Kentucky high schools prior to 1976, nineteen graduated in 1976 from high schools outside of Kentucky, and eleven graduated outside Kentucky prior to 1976. The results of this study were compared with a sample of 619 Illinois high school seniors in 1975.) The Scholastic Testing Service standardized achievement Test of Consumer Competencies, Form B, was administered. It consisted of fifty-five multiple choice items designed for students in grades 8-12 and was constructed to cover fourteen content areas of consumer education. The findings indicated that there were no significant differences in the consumer competencies of the various groups compared. Significant differences, though, were found among the consumer competencies of the various groups analyzed in the fourteen content areas. Strengths were found in the areas of money management, housing, and individual in the market. Weaknesses were found in the areas of food, taxes, and savings. Other areas indicating a need for strengthening were insurance, transportation, credit, health, clothing, furnishings, recreation, and consumer in society. (JH)

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Consumer Competencies of Kentucky High School Graduates

Technical Report

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Consumer Competencies of Kentucky High School Graduates

In recent years most state departments of education have recognized the need for consumer education and are developing programs in this area. The 1974 Kentucky legislature, for example, mandated that consumer education be provided for all students, grades 1-12. In the 1974-75 school year the State Department of Education conducted six pilot consumer education programs and developed guidelines for consumer education programs in Kentucky schools. The 1975-76 school term was the first year consumer education was required in all Kentucky schools.

Although everyday consumer problems indicate a lack of consumer competence, little systematic research has been done to evaluate consumer competence of high school graduates.

The major purpose of this study was to identify strengths and weaknesses of consumer competencies of recent graduates of Kentucky high schools.

Procedures

The population of this study was made up of 1976-77 Kentucky freshmen college students. The sample consisted of randomly selected required freshmen English classes from three universities and three community colleges representing high school graduates entering college from throughout the state.

In total the sample consisted of 122 Kentucky 1976 high school graduates and of this group 58 attended universities and 64 attended community colleges. This group included 55 males and 67 females. Forty of the 122 were age 19 or above. Only nine

of the 122 indicated they had taken a consumer education course.

In addition to the 1976 Kentucky high school graduates, the randomly selected classes participating in the testing included 31 individuals who had graduated from Kentucky high schools prior to 1976. This group consisted of 12 males, 18 females, and one not identified by sex. Eight of the 31 indicated they had taken a consumer education course.

These randomly selected classes also included another group of 29 students who graduated in 1976 from high schools outside of the state of Kentucky, and 11 students who graduated outside the state of Kentucky before 1976.

In addition to the students tested in Kentucky universities and community colleges, a sample of 619 Illinois students were given the same test earlier in a similar study. However, one should be aware that the sample size of 1975 Illinois high school seniors was considerably larger than the sample size of 1976 Kentucky high school graduates. It must also be noted that the Kentucky students were tested during their college freshmen year. Also the Illinois sample was representative of all high school seniors, whereas, the Kentucky sample consisted only of 1976 high school graduates attending Kentucky community colleges and universities.

The Scholastic Testing Service, Inc. standardized achievement Test of Consumer Competencies, Form B, developed by Thomas O. Stanley, Ed.D., was used to measure consumer competencies. This instrument consists of 55 multiple choice items designed for students grades 8-12 and was constructed to

cover 14 content areas of consumer education.

The hypotheses of this study stated in the null form were:

1. There is no significant difference between the consumer competencies of 1976 Kentucky high school graduates enrolled in community colleges and that of 1976 Kentucky high school graduates enrolled in universities.
2. There is no significant difference between the consumer competencies of male and female 1976 Kentucky high school graduates.
3. There is no significant difference between the consumer competencies of 1976 Kentucky high school graduates and that of Kentucky high school graduates before 1976.
4. There is no significant difference between the consumer competencies of 1976 Kentucky high school graduates and that of 1976 high school graduates outside the state of Kentucky.
5. There is no significant difference between the consumer competencies of Kentucky 1976 high school graduates age 19 or above and that of Kentucky 1976 high school graduates below age 19.
6. There is no significant difference between the consumer competencies of Kentucky 1976 high school graduates and that of Illinois 1975 high school seniors.
7. There are no significant differences among the consumer competencies of the various groups analyzed in the 14 content areas.

Findings

The mean score for each of the 55 items is depicted in Table 1. Upon analyzing these mean scores, one will observe that 25 of the 55 items were answered incorrectly by more than 50 per cent of the participants.

Table 1

Mean Score for each Test Item

1. 80.4	19. 22.7	37. 21.6
2. 78.9	20. 47.9	38. 27.3
3. 80.9	21. 53.6	39. 53.9
4. 78.4	22. 43.8	40. 29.0
5. 82.0	23. 32.0	41. 47.7
6. 73.7	24. 64.4	42. 44.0
7. 80.4	25. 68.9	43. 37.0
8. 71.6	26. 73.6	44. 41.8
9. 87.6	27. 74.0	45. 34.5
10. 27.5	28. 33.2	46. 16.5
11. 62.9	29. 53.6	47. 13.6
12. 64.9	30. 45.4	48. 18.1
13. 55.2	31. 43.3	49. 29.9
14. 62.0	32. 46.4	50. 75.5
15. 80.4	33. 64.9	51. 57.2
16. 61.9	34. 57.2	52. 44.0
17. 64.2	35. 81.4	53. 39.6
18. 46.6	36. 57.2	54. 78.2
		55. 23.3

The null hypotheses were statistically analyzed for significant differences by utilizing the analysis of variance F test. Six of the null hypotheses were accepted, indicating that there was no significant difference between the means in each case. These data are summarized in Table 2.

Table 2

Summary of Hypotheses 1-6

Sample	N	Mean Score	Significance
University	58	29.07	NS
Community College	64	29.53	
Males	55	30.73	NS
Females	67	29.49	
Kentucky 76 Graduates	122	29.75	NS
Before 76 KY Graduates	31	30.19	
Kentucky 76 Graduates	122	29.75	NS
Outside KY 76 Graduates	29	27.34	
Kentucky 76 Graduates	122	29.75	NS
Illinois 1975 Graduates	619	27.78	
Below age 19	81	29.46	NS
Age 19 or above	41	20.31	

Regarding hypothesis 1, test results from the sample group indicated no significant difference between the consumer competencies of students attending Kentucky community colleges and those of students attending Kentucky universities.

For hypothesis 2 no significant difference was found in the consumer competencies of males and females graduating from Kentucky high schools in 1976.

Although the sample size used for hypothesis 3 was unequal it was large enough to be of value for determining no significant difference between the consumer competencies of Kentucky 1976 high school graduates and that of Kentucky high school graduates before 1976.

Hypothesis 4 was also of unequal size but large enough to be used for determining no significant difference between the consumer competencies of Kentucky 1976 high school graduates attending Kentucky community colleges and universities in 1977 and 1976 high school graduates from outside Kentucky attending Kentucky community colleges and universities in 1977.

In hypothesis 5 again there was considerable difference in the sample size and again no significant difference was found between the consumer competencies of 1976 high school graduates below age 19 and those of 1976 high school graduates age 19 or above.

No significant difference was found in hypothesis 6 between the consumer competencies of Kentucky 1976 high school graduates and that of the Illinois 1975 high school seniors.

Original plans included determining difference in those students having a consumer education course and those not having a specific course in consumer education. However, the number having a specific consumer education course was too small to be statistically analyzed with any degree of confidence.

The Test of Consumer Competencies was designed to cover 14 content areas. In an effort to determine the strengths and weaknesses of Kentucky high school graduates, items and scores from the test were grouped into sub groups and mean scores determined. The rank order of these findings and the mean score for each of the content areas are listed in Table 3.

Table 3

Rank Order

Low to High Sub Group Means

Mean Score	Sub Group
22.39	Food
27.98	Taxes
28.10	Savings
46.93	Insurance
47.55	Transportation
49.41	Credit
49.45	Health
50.65	Clothing
52.29	Furnishings
54.57	Recreation
57.12	Consumer in Society
69.15	Individual Consumer in the Market
73.20	Housing
82.79	Money Management

The rank order of mean scores by content sub groups indicate 1976 Kentucky high school graduates' strengths were in the areas of Food, Taxes and Savings. Other areas where scores indicated a need

for strengthening were Insurance, Transportation, Credit, Health, Clothing, Furnishings, Recreation and Consumer in Society.

Content area sub group scores were statistically analyzed using the analysis of variance technique to determine if there were significant differences in each of the 14 areas between students attending community colleges and students attending universities, males and females, students graduating in 1976 and those graduating before 1976, students graduating in Kentucky and those graduating outside Kentucky, students under age 19 and students age 19 and above.

Significant differences were found in consumer competencies of eight of the fourteen sub group content areas. This resulted in the rejection of the last null hypothesis. Table 4 shows the content area sub groups where significant differences were found. Sub group findings show Kentucky graduates scored significantly higher than graduates outside Kentucky in the areas of Consumer in the Market and Furnishings and Appliances. Perhaps Kentucky schools are giving more emphasis to these two areas than schools in other states.

Students attending universities scored significantly higher than students attending connumity colleges in the Clothing area. One possible explanation for this difference is that because more students attending universities leave home, and from recent experience have had to learn more about choosing and caring for clothing. University students may be more fashion conscious than community college students.

Graduates before 1976 scored significantly higher than graduates of 1976 in the area of Savings and Investment. It is suspected that this is because of experience and maturation.

Graduates of 1976 attending community colleges scored significantly higher than 1976 graduates attending universities

Table 4

Sub Groups Indicating Significant Differences

	Mean	SD	N	F
Sub I - Consumers in the Market				
Kentucky	65.15	20.00	153	7.505*
Outside Ky.	59.00	23.94	40	
Sub III - Consumer Credit				
Male	52.89	22.89	90	6.023**
Female	45.35	19.57	101	
Sub VI - Transportation				
Male	49.44	21.52	90	4.165**
Female	43.32	19.97	101	
Sub VII - Clothing				
University	53.00	18.90	100	3.979**
Comm. College	47.58	18.82	93	
Sub VII - Clothing				
Male	46.94	20.81	90	5.294**
Female	53.22	16.83	101	
Sub VIII - Health Services				
Male	42.59	32.78	90	10.182*
Female	56.77	27.71	101	
Sub X - Furnishings and Appliances				
Kentucky	52.29	20.35	153	4.678**
Outside KY.	44.38	21.55	40	
Sub XII - Savings and Investment				
76	26.81	21.74	152	4.456**
Before 76	35.37	27.37	41	
Sub XIII - Taxes				
University	24.75	21.47	100	5.300**
Comm. College	31.45	18.76	93	

* Significant at the .01 Level
** Significant at the .05 Level

in the area of Taxes. Perhaps these students have had more personal experience with taxes.

Males scored significantly higher than females in the area of Consumer Credit and Transportation. Through the purchase of an automobile or other items on credit, males probably have had more experience than females in the use of consumer credit and transportation.

Females scored significantly higher than males in the area of Clothing and Health Services. Since both of these areas traditionally have been associated with female roles, possibly this difference is a result of more females being channeled in that area both in school and outside school. Possibly because of their roles and interest, females have had more responsibility and experience than males in clothing and health services.

Implications

The major purpose of this study was to determine strengths and weaknesses of Kentucky high school graduates consumer competencies for the purpose of identifying areas to emphasize to prepare better informed consumers. Although no significant differences were found in the consumer competencies of Kentucky 1976 high school graduates as measured by the first six variables of this study, other findings should be of value. The significant differences observed between the various sub groups were most interesting.

Although mean scores of 29.75 of a possible 55 indicate a need for growth in consumer competencies in all content areas tested, these research findings indicate 1976 Kentucky high school graduates

consumer competencies were stronger in some areas than others. Strengths were found in the three content areas of Money Management, Housing, and Individual in the Market. Competencies were weakest in the areas of Food, Taxes, and Savings. The other areas indicating a need for strengthening are Insurance, Transportation, Credit, Health, Clothing, Furnishings, Recreation , and Consumer in Society.

These identified strengths and weaknesses give implications for Kentucky curriculum development and for areas needing to be given emphasis in Kentucky classroom teaching.

Implications from this research indicate more emphasis needs to be given to the teaching of consumer competencies in all areas. These findings imply a need for special emphasis in the areas where competencies are weakest, particularly, food, taxes and savings.

In the finding that males scored significantly higher than females in the areas of Transportation and Credit, there may be a direct relationship as a result of interest and experience in purchasing transportation. This finding may also have implications for teaching consumer competence more effectively. To interest males in consumer education, a unit on purchasing a used automobile may be a relevant way to bring in goals, values, decision making, use of information sources, budgeting, guarantees, shopping for credit, insurance, etc.

A follow-up study is planned after a period of three years to determine if the consumer competence scores change significantly after consumer education has been required in the schools for a period of four years.

This researcher submits that to improve consumer competence of students, it is first necessary to provide teachers with competencies for teaching consumer education. As a follow-up of this research a project is now underway to test the hypotheses "Kentucky teachers are adequately prepared for teaching consumer education."